

Affordable Community Housing

**Compiled by Katherine St. John
Rural Information Center**

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Revised Edition**



**Rural
Information
Center**

Rural Information Center

National Agricultural Library
U.S. Department of Agriculture
Beltsville, Maryland 20705



The Rural Information Center (RIC) is a joint project of the USDA Cooperative State Research, Education & Extension Service and the National Agricultural Library (NAL). RIC provides information and referral services to local government officials, community organizations, health professionals and organizations, cooperatives, libraries, businesses, and rural citizens working to maintain the vitality of America's rural areas. The Center combines the technical, subject-matter expertise of Extension's nationwide educational network with the information specialists and resources of the world's foremost agricultural library.

The Office of Rural Health Policy in the Department of Health and Human Services (DHHS) and the NAL jointly created a Rural Information Center Health Service (RICHS) as part of the RIC. RICHS collects and disseminates information on rural health issues, research findings related to rural health, and innovative approaches to the delivery of rural health care services.

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- ! Health programs, services, personnel issues
- ! State initiatives concerning rural health delivery issues

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This publication contains material that is considered accurate, readable, and available. The opinions expressed in this publication do not necessarily reflect the views of the United States Department of Agriculture. Inclusion of citations to publications, software, and databases in this publication does not imply product endorsement.

INTRODUCTION

This bibliography revises and updates *Affordable Community Housing*, last published by the Rural Information Center in 1993, and compiled by Cheryl A. Bower. There have been several changes:

❖ *How Has This Publication Changed?*

The previous edition contained material that was only of interest to developers or managers of affordable housing projects. In response to an increased number of calls to the Rural Information Center from citizens requesting information about how to purchase an affordable home and affordable housing assistance programs, this edition contains a section specifically for individuals and families who are thinking about buying a home. There is still a section for developers and managers. The final section, which is also new, contains several lists of contacts that would be helpful both to a prospective home buyer and a developer or manager of affordable housing projects.

❖ *What Is and Isn't Included?*

This is not an exhaustive bibliography. It is meant as a starting point for further action or research. The material in the section for prospective homebuyers contains information about buying a single family home, townhouse, co-op unit, or condominium *only*. Material about programs such as U.S. Department of Housing and Urban Development Section 8 Rental Assistance was not reviewed. The material in the section for developers and managers covers a broader range of topics, including material on single-family homes, as well as multi-family housing projects.

❖ *How Is It Organized?*

The publication is divided into three sections: part one, for homebuyers; part two, for developers; and part three, contacts. Part one and two contain subsections describing relevant books, articles, government documents, and organizations. For the print material, each entry contains a bibliographic citation and a brief annotation. The organization section provides the address, phone numbers, and World Wide Web address (if available), as well as a description of each group. The section for developers also has a section listing professional journals and newsletters. Developers should note that the subsection for organizations lists the publications of the organizations. The final section which lists contacts contains three subsections; U.S. Department of Housing and Urban Development State Offices, U.S. Department of Agriculture State Rural Development Offices, and State Housing Finance Agencies.

❖ *Where Did You Find This Material?*

To compile a list of books and articles for the home buyer section, several public library catalogs were searched, as well as OCLC (an international database used by libraries for inter-library

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loans and cataloging). The developer section was compiled from material available at the National Agricultural Library, the University of Maryland (a Federal Depository Library), and the publication lists of several associations, foundations, and private-sector groups with active affordable housing projects. The list of organizations was drawn from books and articles, as well as searches of the World Wide Web. The decision to provide contact information for HUD, USDA, and state housing finance agencies was based on the fact that RIC includes that contact information in the response to almost every housing-related inquiry it receives. Contact information for the Veterans Administration can be found in the organizations subsection of the homebuyer section. The list of HUD state offices was provided by the Housing Assistance Council. The list of USDA state rural development offices was provided by the Rural Housing Service. The list of state housing finance agencies was compiled by consulting several directories, searching the World Wide Web, and calling the offices directly.

❖ *How Is Everything Listed?*

The bibliographic citations for print material in this publication are based on a slightly modified version of the *Chicago Manual of Style*, listing the titles first. The organizations are listed with the address and phone number, including a brief description of the group. In the section for developers, the organization section also contains information about the publications of the group. The description might not list every service provided by the group. Readers are encouraged to contact the groups to request brochures for more information.

❖ *Where Do I Go To Get The Book, Article, or Pamphlet?*

First, try your local library. The section for prospective home buyers contains material mostly found in public libraries in Maryland, with the hope that they are available in public libraries across the nation. If your local library does not own the item, ask as reference librarian about setting up an inter-library loan. For government documents, you can either call the phone number provided in the citation for the publication or you can visit your local Federal Depository Library. If you are not familiar the Federal Depository Library Program, ask your local reference librarian for more information and the local depository near you (usually at larger colleges and universities). Second, you can contact the publisher or the group responsible for the document. Several publications in this bibliography are sponsored by a foundation or association, and you can buy a copy of the document from that group. Finally, if all else fails, CALL US! Due to copyright restrictions on non-government material, we can not photocopy entire books or articles, but we will try to find a copy for you, or send you a portion of the document.

SECTION ONE - HOME BUYERS

❖ *BOOKS* ❖

1

100 Questions Every First-time Home Buyer Should Ask : With Answers From Top Brokers From Around the Country. Ilyce Glink. New York : Times Books, 1994. 451 p.

This is another home buyer's guide written by a syndicated real estate columnist. Glink was once voted Best Consumer Reporter by the National Association of Real Estate Editors. The book is very thorough, yet also very easy to read, and just as valuable to those who are not first-time home buyers. The questions are broken up into four sections to cover the basics of the homebuying process; looking for a home; putting the deal together; financing; and the closing. There is a good description of aspects of the Real Estate Settlement Procedures Act (RESPA) and the "good faith estimate" of closing costs. The author also covers VA loan programs more completely than other real estate writers. The appendices are extensive, including a six page section entitled, "Top ten mistakes first-time buyers make," samples of most of the forms involved in the homebuying process, a sample HUD-1 settlement statement, amortization tables spanning from a 4% rate to a 12 7/8% rate, and a glossary of real estate terms.

2

The 106 Common Mistakes Homebuyers Make (and How to Avoid Them). Gary W.

Eldred. New York : Wiley, 1994. 207 p.

Each chapter in this book consists of approximately twelve mistakes and the lesson to be learned from each. Chapter topics include choosing a home, getting a home appraised and inspected, negotiating the purchase, arranging financing, and going to closing. The author has lead several professional education program for Realtors, home builders, and mortgage officers, as well as a series of seminars entitled *Stop Renting Now*, and he includes many anecdotes from his students. Several of the "mistakes" focus on determining the value of the house by noticing factors such as location and how much work would be required to maintain or increase the value of the house. The author believes, in many situations, buying a home is better than renting and he provides several explanations to justify his belief.

3

Buy Your First Home! Robert Irwin. Chicago, IL : Real Estate Education Co., 1995. 196 p.

This book provides explanations of finding a real estate agent, finding a home, and financing the purchase. The author does offer an entire chapter on "fixer-uppers," including how to determine if the purchase would make good financial sense. The section on financing is very general. It starts out by asking the question, "What is a mortgage?" The following section, selecting the right mortgage, includes

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descriptions of FHA mortgages, VA mortgages, insured conventional mortgages, and seller financing. The book lacks the real estate term glossary and amortization tables found in the appendices of most home buying books.

4

Buying A Home When You're Single.
Donna G. Albrecht. New York : John Wiley & Sons, 1994. 193 p.

This easy to read book is helpful for singles as well as couples. The book describes different types of mortgages, tips on how to negotiate, and aspects of closing. There is a section about looking for a real estate agent and questions you should ask. The author includes several interesting stories throughout the book about the experiences of real people. The book ends with a chapter and a checklist about things to consider as your moving in to your new home, such as turning on the utilities. The appendices include a glossary, a list of state housing finance agencies, and loan amortization tables.

5

The Complete Home Buyers Guide.
American Homeowners Foundation.
Arlington, VA: The American Homeowners Foundation Press, 1994. 151 p.

This book covers all the components of the homebuying process, including analyzing your housing needs, finding a home, choosing an agent, financing, and the closing process. The book also has a detailed explanation of buyer agency. There is an entire chapter focusing on negotiating, including the real and psychological

factors involved.

6

Choosing the Mortgage That's Right For You.
The Fannie Mae Foundation.
Washington, DC: The Foundation, 1996.

This booklet provides a brief description of what it takes to finance a home and how the mortgage process works. The guide is intended to describe different types of mortgages and how to shop for the mortgage that suits a particular situation. It is set up to answer these questions; what types of mortgages are available?; how big a loan can I get?; how will the type of mortgage I get determine how much house I can afford?; and which mortgage is best for my budget? My future? The booklet is available for free by calling 1-800-611-9566. You should receive the booklet in four to six weeks.

7

The Great American Dream: Home Buyer's Guide to Using Your VA Entitlement.
John Ellis and Helen Stanosek. Burlington, WA: VA Homes, Inc., 1996.

Also known as *The VA Home Buyer's Guide*, this book discusses VA eligibility guidelines, as well as information about the home loan process, how to select a realtor, and current program changes, such as the changes in the national guard/reservist deadlines. The book also reviews some common misconceptions that veterans have about this benefit. For example, this loan benefit does not expire 10 years after departing service like

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educational benefits do. This book can be found in many public libraries, or it is available for \$9.95, plus tax, by calling 1-800-VA-HOMES.

8

***A Guide to Homeownership.* The Fannie Mae Foundation. Washington, DC: The Foundation, 1996.**

This booklet covers the basics of the homebuying process, focusing on determining how much house you can afford, general financial considerations for homeowners, and mortgage financing. The booklet also suggests that the potential homebuyer should talk to a professional realtor and a financial advisor. The booklet is available for free by calling 1-800-611-9566. You should receive the booklet in four to six weeks.

9

***The Homebuyer's Kit.* Edith Lank. Champaign, Ill. : Real Estate Education Co., a division of Dearborn Financial Pub., 1994. 194 p.**

This book was written by a real estate columnist from the Los Angeles Times Syndicate that has sold real estate and taught real estate classes at the college level. The book is meant to answer questions such as, "How do we start to buy a house? How much house can we afford? Should we wait to save up more down payment? Which mortgage plan is best? Where do you find a good agent? Do we need a lawyer?" Lank also explains how organizations such as Fannie Mae and Freddie Mac are involved in the housing market. The

book ends with a glossary and an extensive appendix of monthly payment tables.

10

***The Homebuyer's Survival Guide.* Kenneth W. Edwards. Chicago : Real Estate Education Co., 1994. 190 p.**

This book is easy to read and written wholly from the buyer's point of view. In the preface, Edwards mentions "caveat emptor"-- buyer beware, or he offers a Russian saying, "The only free cheese is in the mousetrap." The first of his thirteen homebuyer survival strategies is, "Learn as much as you possible can about the entire process on your own." Edwards offers a solid definition of buyer agency. Each chapter is followed by a section of "red flag checklists" and "survival strategies." Many humorous anecdotes make for easy reading.

11

***How to Buy a House With No (or Little) Money Down.* Martin M. Shenkman and Warren Boroson. New York : Wiley, 1995. 2nd. Edition. 292p.**

The beginning of this book is written a bit more technically than most other books about homebuying. Although the authors reviews the pros and cons of buying a house with little or no down payment, they are quick to caution the reader to be realistic about his or her financial situation. The book covers topics such as seller financing, equity sharing, and leasing with the option to buy. The main unique feature of the book is the information about the tax consequences of various aspects of the homebuying process. There is also review of

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VA guaranteed loans and a glossary.

12

***How to Buy a House With No or Poor Credit.* Thomas K. Masters. New York: Wiley, 1996. 208 p.**

This book covers alternative financing options. For instance, there are sections about seller financing, assumable and wrap-around financing, reverse mortgages, short sale situations, and lease options. Descriptions of several Federal Housing Administration and Veterans Administration programs are included. The author also has a section about strategies for cleaning up your credit. A glossary is included at the end of the book.

13

***How to Buy Your Home-- and Do It Right.* Sue Beck. Chicago: Real Estate Education Company, 1993. 246 p.**

This book is unique in that it devotes several paragraphs early in the book to information about homes eligible for HUD rehabilitation loans and homes in small towns and rural areas. The author stresses the importance of noticing the availability of the basic utilities and getting to know the officials involved in the process of buying a home in a rural area (see the section on state rural development coordinators). FHA loans and VA loans have their own chapters. The overview of Farmers Home Administration (FmHA) is still good information, but it now applies to programs of the US Department of Agriculture's Rural Housing Service. For more information about RUS programs, please contact your state rural development

coordinator. Other sections include information about choosing a realtor, the homebuying process followed from contract to closing ("the full escrow closing"), and issues such as title insurance. A glossary and amortization schedules are included as appendices.

14

***Kiplinger's Buying and Selling a Home.* Kiplinger's. Washington, DC: The Kiplinger Washington Editors, Inc., 1996. 405 p.**

This book is broken up into three sections: part one, for buyers; part two, for sellers; and part three, for residential investors. Only part one was reviewed for this publication. The section covers basic information about assessing your resources, finding a home (including a section on manufactured homes), working with real estate professionals, having the home inspected, financing, and the settlement process. There is also a description of the tax breaks associated with home ownership. One feature of the book is that it provides several addresses and phone numbers to try for more information, such as the National Council of State Housing Finance Agencies, the American Society of Home Inspectors, and the address for Fannie Mae.

15

***The New Mortgage Tips & Payment Tables.* Bruce N. Hahn. Arlington, VA: American Homeowners Foundation Press, 1997. 60 p.**

This book contains advice on mortgage loans and lender selection, tips on loan application and settlement, monthly mortgage payments

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tables, and more. The book also mentions the use of contingent mortgage approval or an advance loan commitment to strengthen the prospective home buyer's ability to negotiate.

16

***Opening a Door to a Home of Your Own.* The Fannie Mae Foundation. Washington, DC: The Foundation, 1996. 24 p.**

This booklet presents several questions that a potential homebuyer should think about when determining how much home he or she can afford. There is information about how lenders determine the amount of mortgage you may receive and tables that help determine things such as monthly payments. The booklet contains a mortgage qualifying worksheet that will help potential homebuyers evaluate their financial standing.

17

***The Smart Money Guide to Bargain Homes : How to Find and Buy Foreclosures.* James I. Wiedemer. Chicago, Ill. : Dearborn Financial Pub., 1994. 232 p.**

This book is written with both homebuyers and small real estate investors in mind. There is a chapter about the process of buying a HUD home. The book covers information about buying directly from the owner before foreclosure Fannie Mae and secondary market foreclosure sales, and the VA foreclosure resale program. There is a chapter about the Resolution Trust Corporation and the Federal Deposit Insurance Corporation and a glossary.

18

***Starting Out: The Complete Homebuyer's Guide.* Dian Hymer. San Francisco, CA: Chronicle Books, 1997. 314 p.**

This book, written by a syndicated real estate advice columnist, is very comprehensive. It covers the basics of determining what you can afford, working with real estate professionals, negotiating the purchase, financing the purchase, and the settlement process. There is also an entire chapter devoted to information about the home inspection process. The author also provides a definition of "short sales," which is not included in most other homebuying books. The appendices include amortization tables, a glossary, plus nice charts that review sample closing costs, contract contingencies, and questions to ask a realtor to determine local real estate customs and practices.

19

***Tips and Traps When Buying a Home.* Robert Irwin. New York: McGraw-Hill, 1995. 209 p.**

This book covers the basics of home buying, including assessing the market conditions, choosing a real estate professional, negotiating the purchase, and closing. The book also reviews some issues not covered by other home buying books, such as how to check the schools in the neighborhood, the community's crime rate, and how to foresee the future worth of the property. A chapter is devoted to evaluating the worth of condominiums or co-op situations. There is also a section on how to lower closing costs.

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❖ ARTICLES ❖

1

"The ABCs of FHA 203(b): FHA Loans Can Appeal to a Wide Variety of Palates." Patricia Boyd. *Real Estate Today* 28, no. 6 (June 1995): 32.

This article begins with the statement that FHA loans are not exclusively for first-time home buyers. It goes on to explain how the FHA works with lending institutions. It provides a formula to determine the minimum cash that will be needed by the borrower. It also reviews the prepaid fees involved with the home buying process, such as homeowners association fees, interest from the date of closing to the end of the month., and moving fees.

2

"But Which Mortgage?" Elizabeth Razzi. *Kiplinger's Personal Finance Magazine* 48, no. 5 (May 1994): 53.

This article explains various mortgage options by setting up seven profiles: the first-time buyer, cash-short couple, focused family, corporate climber, upwardly mobile mortgagor, peak earner, and relocating retiree. The author then presents a "best bet" and a "backup." Description are provided for FHA programs, fixed rate mortgages, adjustable rate mortgages (ARMs) and convertible ARMs, private mortgage insurance, and two-step plans.

3

"Finding the Help You Need to Get the Best Housing Deals (Buying and Selling a Home)." Gary Belsky. *Money* 26, no. 4

(April 1997): 144.

There are three main sections in this article. The first section suggests using a buyer-broker when searching for a house. He explains that the buyer usually does not have to pay an extra fee when using a buyer-broker, because the sales commission is usually split with the seller's broker and any retainer a buyer-broker might request is usually deducted from the final fee. making sure you look in the newspaper to see recent rates. The second section is about mortgage brokers and the ways they can help buyers. The article concludes with a section for sellers.

4

"How Can Relatives Help Homebuyers?" David Beadle. *Real Estate Today* 28, no. 9 (October 1995): 34.

This article covers five ways a parent, other relatives, or friends can help a potential home buyer: co-signing the loan, providing buy-down assistance, gifts and loans, the parents giving the children their home when they move, and setting up an equity sharing arrangement. Each section explains the ramifications for the person trying to help, as well as how much money needs to come from the home buyer's verified savings.

5

"Is the Loan the Right Fit?" David S. Porter. *Real Estate Today* 27, no. 6 (June 1994): 59.

This article begins with a brief overview of

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FHA, Rural Housing Service (it was the Farmers Home Administration at the time of the article), and Veterans Administration options. It continues by reviewing aspects of some conventional loans and the required downpayment for various loans. The article concludes with a list of questions to think about when comparing different mortgages.

6

"Mortgages: A How-to Guide." *Consumer Reports* 61, no. 5 (May 1996): 20.

This article describes the difference between fixed rate mortgages and adjustable rate mortgages. There is also information about prequalifications and preapproval, locking in a rate, and points and other closing costs.

7

"You Can Snag a Mortgage Even if You Don't Have Wads of Cash." Ellen Stark. *Money* 25, no. 11 (November 1996): 49.

This short article provides a brief overview of what the author refers to as "mini-down-payment mortgages." She mentions programs from Fannie Mae, Freddie Mac, the Federal Housing Administration, and private lenders. In each section, the author provides a toll free number that can be used to get further information.

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❖ GOVERNMENT DOCUMENTS ❖

1

Guide to Single Family Home Mortgage Insurance. U.S. Department of Housing and Urban Development. Washington, DC: GPO, 1997. 21 p. Su. Doc. # HH 1.6/3:F 21/2/997

This pamphlet describes the financing programs of the Federal Housing Administration, which is a division of HUD. It is centered around six questions; how FHA mortgage insurance works; how to shop for a HUD-approved lender; how to apply for an FHA-insured loan; how your payment schedule will operate; what restrictions apply to FHA-insured mortgages; and which specific FHA program can best help you. There are also helpful explanations of aspects of the homebuying process, such as points and the various fees involved. The final section of the pamphlet provides a description of the most frequently used FHA mortgage insurance programs.

2

Home Buyer's Vocabulary. U.S. Department of Housing and Urban Development. Washington, DC: GPO, 1994. 14 p. Su. Doc. # HH 1.2:B 98/3/989

This booklet defines vocabulary used in real estate transactions. The preface notes that the definitions are intentionally general, non-technical, and short. Approximately seventy terms are defined. Similar glossaries may also be found in several books on the homebuying process and on many Internet sites.

3

Homeownership and Affordable Housing: The Opportunities. U.S. Department of Housing and Urban Development. Washington, DC: GPO, 1995.

This report describes several HUD programs that have provided homeownership opportunities for low-income and moderate-income households.

4

The HUD Home Buying Guide. U.S. Department of Housing and Urban Development. Washington, DC: GPO, 1995. 13 p. Su. Doc. # HH 1.6/3:H 75/11

This booklet describes how to buy a HUD home. It begins with a section addressing the question, "Home much home can you afford?" It goes on to explain how to find HUD homes that are for sale, how to initiate the buying process, different types of loans, and issues associated with closing costs. The booklet ends with a section of frequently asked questions about buying a HUD home and a glossary of about 16 terms involved in the HUD homebuying process.

5

HUD Homes: The Best Value in the 90's. U.S. Department of Housing and Urban Development. Washington, DC: GPO, 1995. 6 p. Su. Doc. # HH 1.6/3:H 75/8/995

This very general pamphlet provides a short list

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of tips, similar to those found in the *HUD Home Buying Guide*. The main worth of the pamphlet is that it lists one of HUD's many toll-free phone numbers. It more of a colorful advertisement for HUD than an informative homebuying guide.

6

***Our Home: Achieving the Native American Dream of Homeownership*. U.S. Department of Housing and Urban Development. Washington, DC: GPO, 1995. 28 p. Su. Doc. # HH 1.6/3:H 75/12**

This guide was prepared by the Office of Native American Programs to provide a step by step understanding of the Section 184 Indian Loan Guarantee Program for all Native Americans wishing to participate in the program. Although the focus is on Section 184, there are several sections that would be helpful to any Native American who is thinking about buying a home. There are several worksheets and checklists that would be helpful for gathering information needed during the homebuying process. The guide concludes with a general glossary of real estate terms and a section about understanding the unique aspects of Indian Land Ownership. It also provides a list of addresses and phone numbers for the field offices of the Native American Programs division of HUD.

7

***Rehab A Home with HUD's 203(k) (Section 203(k) Rehabilitation Mortgage Insurance)*. U.S. Department of Housing and Urban Development. Washington, DC: GPO, 1995. 30 p. Su. Doc # HH 1.2:R**

26/12/995

This handbooks describes how HUD administers its Section 203(k) for the rehabilitation and repair of single family homes. It describes how the 203(k) program is different from most mortgage financing plans, what constitutes and eligible property, and eligible improvements. It also covers required improvements, required appraisals, and definitions for use in the 203(k) program. The handbook concludes with a section about the application process.

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❖ ORGANIZATIONS ❖

American Homeowners Foundation

6776 Little Falls Rd.
Arlington, VA 22213
(703) 536-7776
(800) 489-7776
<http://www.ashi.com>

This group serves as an education and research organization to assist prospective homeowners and homeowners. They also compile statistics about the housing market. The foundation has supported the publication of three books: *The Complete Home Buyers Guide*, *How to Sell Your Home Fast*, and *Mortgage Tips and Payment Tables*. They also have model contracts available.

American Society of Appraisers (ASA)

P.O. Box 17265
Washington, DC 20041
(800) ASA-VALU
<http://www.appraisers.org>

The ASA will provide a list of professional real estate appraisers in your area. The society is also involved with professional appraisal teaching, testing, and accreditation for all property. Publishes several journals, including *Journal of Appraisal Review* semiannually, *Journal of Technical Valuation* three times per year, *Personal Property Journal* quarterly, and *Valuation Journal* semiannually. Publishes the monthly newsletter *Newsline*.

American Society of Home Inspectors

85 W. Algonquin Rd.
Arlington Heights, IL 60005
(800) 743-2744

<http://www.ashi.com>

The ASHI can provide a list of its members that are doing business in your area. It is the national professional and certifying organization for inspectors in the United States and Canada. The group establishes home inspector qualifications and sets standards of practice for home inspections. Publishes *The ASHI Reporter* monthly.

Christmas in April

1536 16th St., NW
Washington, DC 20036-1402
(202) 483-9083
(800) 4RE-HAB9
<http://www.pdi.com/cina-usa/index.html>

This volunteer organization promotes the availability of affordable housing by rehabilitating homes of low-income, elderly, and disabled homeowners. Houses are selected by local chapters that have received referrals from non-profit agencies, churches, and individuals. Call the toll free number for information about local chapters. Publishes the newsletter *Christmas in April* semiannually.

Habitat for Humanity International

121 Habitat St.
Americus, GA 31709-3498
(912) 924-6935
<http://www.habitat.org>

This non-profit Christian organization, through volunteer labor and the "sweat equity" of the homeowner (300 to 500 hours per family is common), builds and rehabilitates simple, decent homes. To apply for the program,

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families must contact their local Habitat affiliate.
Publishes *Habitat World* bimonthly.

The Insurance Information Institute

110 William St.
New York, NY 10038
(212) 669-9200
(800) 942-4242 - The National Insurance
Consumer Helpline
<http://www.iii.org>

This group of property and liability insurance companies sponsors the National Insurance Consumer Helpline. Personnel with the group will answer questions such as, "How do I choose an insurance agent or company? How do I file an insurance claim? Do I need an umbrella liability policy? What do I do if a natural disaster strikes?" Publishes *Insurance Issues Update* monthly and *Insurance Pulse* annually.

Manufactured Housing Institute

2101 Wilson Blvd., Suite 610
Arlington, VA 22201
(703) 558-0400
(800) 505-5500
<http://www.mfghome.org>

This association for manufacturers offers a free consumer kit with information about purchasing a manufactured housing unit. They can also provide a list of manufacturers in your area. Publishes *Manufacturing Report* monthly containing statistics and information relevant to the manufactured housing industry.

National Association of Exclusive Buyer Agents

7652 Gartner Rd., Suite 500
Evergreen, CO 80439-5204

800-986-2322
<http://www.naeba.org>

This group can provide a list of exclusive buyer agents in your area. The real estate agent must work for a firm that does not accept seller-property listings at all.

National Association of Mortgage Brokers Educational Foundation

109 Lantern Bay Dr.
Boulder City, NV 89005
(702) 294-6262

This group can provide you with the location of your state association. The state association can then provide you with a list of mortgage brokers in your area. The NAMB is the certifying group for mortgage brokers nationwide. The NAMB publishes *Capitol Comment* monthly.

National Association of Real Estate Appraisers

8383 E. Evans Rd.
Scottsdale, AZ 85260
(602) 948-8000
<http://iami.org/narea.html>

This is the certifying group for real estate appraisers nationwide. Publishes *Appraisal Guidelines* bimonthly and the *NAREA Real Estate Appraisal Newsletter*.

National Association of Real Estate Buyer Brokers

1070 6th Ave., Suite 307
Belmont, CA 94002
(415) 591-5446

This association promotes exclusive buyer representation in real estate transactions.

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Publishes a quarterly newsletter and the book *Who Represents You When You Buy a Home?*

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(312) 329-8200
<http://www.realtor.com>

Although the association does not have written materials for the general public, the World Wide Web site is quite extensive. Most importantly, it provides access to a portion of the Multiple Listing Service used by Realtors to find homes on the market. You can also search for Realtors in your area. Publishes *Real Estate News* biweekly, *Real Estate Outlook* monthly, and *Real Estate Today* nine times per year.

National Council of State Housing Agencies

444 North Capital St., NW, Suite 438
Washington, DC 20001
(202) 624-7710
FAX: (202) 624-5899

This group can provide a list of state housing finance agencies. The state agencies can provide information about state-specific affordable housing assistance programs, such as downpayment and closing cost assistance. Publishes the *Council Communicator* monthly and *State Housing Finance* quarterly.

NCB Savings Bank

139 S. High St.
Hillsboro, OH 45133
(800) 322-1251

Individuals can call this bank to request the free

brochure, *A Consumer Guide to Buying and Financing Co-op Housing*.

U.S. Department of Agriculture, Rural Housing Service (RHS)

<http://www.rurdev.usda.gov/rhs>

For more information about RHS programs, please contact your state rural development office. The contact information for those offices is found in the "Contacts" section of this document.

U.S. Department of Housing and Urban Development (HUD)

<http://www.hud.gov>

For more information about HUD programs, please contact your state HUD office. The contact information for those offices is found in the "Contacts" section of this document.

HUD Homes Hotline : 1-800-767-4483.

Callers leave address and HUD sends a brochure detailing how to buy a HUD home.

Housing Counseling Line : 1-800-697-6967.

Gives information pertaining to mortgages that were recently sold by HUD, or refers caller to a local HUD office. Available in English and Spanish.

U.S. Department of Veterans Affairs (VA)

Loan Guarantee Service
810 Vermont Ave., NW
Washington, DC 20420
(800) 827-1000
<http://www.va.gov/vas/loan/index.htm>

By calling the toll free phone number, you can find your regional VA office. This office can provide information about VA home loans,

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including the pamphlet *A Guide for Veterans Planning to Buy or Build Homes with a VA Loan. Questions and Answers on Manufactured Home Loans for Veterans* is also available. You can also obtain information about how to purchase VA-acquired properties.

To Request Your Credit Report

Several Publications suggest that you review your credit report. These organizations can provide legally official credit history information.

Equifax

P.O. Box 740241
Atlanta, GA 30374-0241
(404) 885-8000

TRW

12606 Greenville Ave.
P.O. Box 749029
Dallas, TX 75374
(214) 235-1200

Trans Union

P.O. Box 3110
Fullerton, CA 92634
(714) 738-3800

SECTION TWO - HOUSING DEVELOPERS

❖ *BOOKS* ❖

1

***Accounting & Financial Operations for Nonprofits in Rural Housing.* Housing Assistance Council. Washington, DC: The Council, 1994. 42 p. NAL Call No.: HD7289.A3A33**

As the introduction describes, "Although information concerning the actual processing of transactions and reconciling of accounts is included, this manual is not intended to provide detailed bookkeeping instruction but rather to provide an overview of the critical accounting and financial areas for which nonprofits are responsible." Topics covered include the need for an annual audit, choosing an independent accounting firm, and things to consider when setting up an accounting system. The section on accounting functions covers thirteen points; cash; investments; receivables; inventory; fixed assets; other assets; accounts payable; payroll liabilities; deferred support; debt; other liabilities; fund balances; and financial, tax, and grant reporting.

2

***Advocate's Resource Book: 1996.* National Low Income Housing Coalition. Washington, DC: The Coalition, 1996.**

This book is set up to assist with lobbying efforts by providing background and status information about key housing issues.

3

***Affordable Housing Directory.* Andre Shashaty. San Francisco, CA: Business Communication Services, 1997. 198 p.**

This directory lists over 600 professionals, service providers, and financing sources that specialize in affordable housing. The publication also discusses debt and equity financing, and tax-exempt bonds for affordable housing projects. There are also appendixes that include information about state and federal assistance programs.

4

***Case Studies on Affordable Multifamily Rental Housing.* Laura McGrath, et. al. Washington, DC: Community Information Exchange, 1994. 106 p.**

This is a companion publication to *Deals From Hell: How Creative Nonprofits Pull Off Affordable Multifamily Housing With Only 11 Funders*. This book provides detailed descriptions of the 20 programs reviewed for the study. One point of the study was to show the flaws of the current housing finance system and to suggest ways the system could be improved. Each case study contains information about the organization managing the project, their strategy and the development process, cost and financing information, and lessons learned.

Affordable Community Housing

5

***Case Studies on Housing for People With Special Needs.* Prentice Bowsher, Connie Govern, and Vickie Robinson. Washington, DC: Community Information Exchange, 1995. 100 p.**

This is a companion publication to *Would You Live There? Housing For People With Special Needs*, by Alice Shabecoff. This book provides detailed descriptions of the 20 programs reviewed for the study. For their research, the definition of "special needs" included people with mental illness, developmental disabilities, physical disabilities, substance abusers in recovery, at-risk youth, at-risk single parents, and HIV/AIDS. The goal of the research was to make suggestions for housing where people with special needs could live virtually independently, as opposed to in institutions or group homes. Each case study discusses financing, sources of funding for start-up, and operating costs.

6

***Cost-effective Home Building: A Design and Construction Handbook.* National Association of Home Builders. Washington, DC: The Association, 1994. 140 p.**

This book "presents cost-effective methods of home building with a systematic approach to design and construction." Techniques for using available building materials and labor skills are discussed, including alternatives to lumber and plywood and stemwall and frost-protected shallow foundations. Reference tables include strength and span tables for timber to meet

National Design Specification, and metric conversion tables.

7

***Deals From Hell: How Creative Nonprofits Pull Off Affordable Multifamily Housing With Only 11 Funders.* Alice Shabecoff. Washington, DC: Community Information Exchange, 1994. 24 p.**

This booklet reviews how some non-profits have creatively combined financing with equity and subsidies from many sources to maintain their affordable housing projects. It is also set up to show flaws in the current housing finance system and makes suggestions for how the system could be improved. Twenty case studies are included. The report concludes with recommendations for non-profit developers, lenders, the secondary market, public agencies, and intermediaries to increase the volume of affordable multifamily rental housing production.

8

***Developing Affordable Housing.* Bennet L. Hecht. New York: Wiley, 1994. 500 p.**

This is a guide was created to assist non-profit agencies and organizations with sponsoring, owning, and managing affordable housing. Topics covered include how to finance the project, home design and construction, and suggestions for how to improve management. The publication is also available from the National Association of Housing and Redevelopment Officials.

9

***Federal Policy in Transition: A National Briefing Book on Housing, Economic and Community Development.* National Low Income Housing Coalition. Washington, DC: The Coalition, 1996.**

The 15 chapter loose leaf binder provides detailed information about several programs for affordable housing and economic development groups. Topics include the HUD budget, Community Development Block Grants, federally assisted multifamily housing, the HOME program, rural housing, and some non-HUD economic development programs.

10

***Helping Families Build Assets: Homeownership Programs.* The Enterprise Foundation. Columbia, MD: The Foundation, 1996. 264 p.**

This publication reviews several successful local programs that assist low-income home buyers. Examples of topics covered include financial counseling and training, mortgage assistance programs, the sale of rehabilitated homes, and lease/purchase arrangements. A description of each group is provided, as well as the administrative and financial structure for the project.

11

***The HOME Investment Partnership Program: A Guide for Nonprofit Housing Developers.* The Enterprise Foundation. Columbia, MD: The Foundation, 1996. 15 p.**

This guide was prepared to assist the staff and boards of nonprofit housing organizations; city, county and state agency staff; and technical advisors and partners of nonprofit housing organizations. Although it does not cover all aspects of the HOME program, it explains the parts of the program most commonly used by nonprofit housing developers.

12

***Housing America's Future: Children At Risk.* National Low Income Housing Coalition. Washington, DC: The Coalition, 1996.**

This report gives an overview of the situation facing many families with children. It includes state-by-state statistics and descriptions. According to one estimate, 92% of households with children with housing problems receive no housing assistance. Another example is that 17.6 million households with children experience major housing problems.

13

***Housing in Small Midwestern Towns: RUPRI Research Report.* Rural Policy Research Institute. Columbia, MO: University of Missouri, 1995. Available from the University of Missouri, 200 Mumford Hall, Columbia, MO 65211, 573-882-0316, Fax: 573-884-5310, e-mail: RUPRI@muccmail.missouri.edu**

This report examines housing issues in towns with populations between 1,000 and 2,500 in five states; Arkansas; Iowa; Missouri; Nebraska; and Wisconsin. In all, 589 towns were studied. Interviews with representatives

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from the housing industry, local elected officials, housing assistance agencies, nonprofit housing organizations, and local employers were conducted in 21 of the towns, to provide more in-depth information. The "findings" section of the report reviews the common characteristics of the small communities, housing market concerns, housing construction trends, adequacy of existing housing, and the importance of facilitating a mix of housing. Based on the interviews conducted, there is also information about the perceived lack of available housing, housing affordability, and fair housing discrimination.

14

Overcoming Exclusion in Rural Communities: NIMBY Case Studies. Housing Assistance Council. Washington, DC: The Council, 1994. 135 p. NAL Call No.: HD7289.U6094

This report provides eight detailed case studies of affordable housing developments in rural areas that had to confront strong opposition in the community, known as "Not In My Back Yard" (NIMBY), before being built. The eight studies cover unique issues; three low-income multifamily projects; three multifamily farm labor projects; one single-family self-help project; and one special use housing project for recovering adolescent substance abusers. Each case begins with a community description, then continues with a description of the developer, how the project began, the opposition it faced, compromises involved, and how the project is doing today. Several studies mention how legal problems were overcome, including zoning issues and lawsuits from individuals.

15

Partnerships That Perform: The Low Income Housing Tax Credit. The Enterprise Foundation. Columbia, MD: The Foundation, 1996. 10 p.

This goal of this booklet is to explain low income housing tax credit in an easy-to-understand way. It also provides description of successful project from eight states that have taken advantage of low income housing tax credit to build safe, affordable homes for families, single mothers, the elderly, and more.

16

"Realizing the Dream: Affordable Housing," A Conference Held in Washington, DC, December, 1994. Housing Assistance Council. 85 p. NAL Call No.: HD7289.U6N38

This conference proceeding includes several short "background and issue papers" that were prepared for the conference. Titles include: housing development for the physically and mentally disabled; homelessness in rural America; the long and winding road.... a brief look at Indian housing; farmworkers and their housing; issues and programs affecting the rural elderly; the future of the farmers home administration: the future of rural housing for the poor; community development block grant program information sheet, the cdbg states and small cities program: problems and opportunities; poverty and housing of rural women, and basic HOME program update. The average length of the articles is three pages. There is also a list of conference participants.

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17

Saving Affordable Housing: What Community Groups Can Do & What Government Should Do. John Atlas and Ellen Shoshkes. Orange, NJ: National Housing Institute, 1997. 90 p.

This publication provides case studies of several successful community based initiatives to save affordable housing projects. Although the study focuses on urban areas, there are several points that are relevant to affordable housing efforts, nationwide. The group also studied three models of community-based ownership: the community development corporation, the co-op, and the community land trust. Finally, the group reviews the shift in federal housing policy and outlines several policy recommendations.

18

Slicing the Pie: A Report on State and Local Housing Strategies. National Low Income Housing Coalition. Washington, DC: The Coalition, 1995.

This work analyzes feedback from state and local housing advocates about the Comprehensive Housing Assistance Strategies (CHAS) at the local level. The responses of state and local government officials are also considered, including how to stay involved with the transition from the CHAS to the consolidated plan.

19

The State of the Nation's Rural Housing in 1996: Persistent Needs. Housing

Assistance Council. Washington, DC: The Council, 1996. NAL Call No.: HD7289.U6D65

This report analyzes data from the *American Housing Survey for the United States in 1993*, as published by the Department of Commerce, Bureau of Census, and the Department of Housing and Urban Development. Issues of housing affordability, substandard housing, overcrowded housing, housing problems of African-American and Hispanic households, housing problems of rural elderly, single-parent, and your households, and subsidized housing availability compared to need are reviewed. Several statistics are included in each section. The final key finding is that three million rural homeowners and 3.6 million rural renter households have significant housing problems which they are currently unable to solve without assistance. The booklet concludes with twelve tables displaying some of the data that was analyzed.

20

Tax Credits for Low Income Housing: Opportunities for Developers, Non-profits, and Communities Under Permanent Tax Act Provisions. Joseph Guggenheim. Glen Echo, MD: Simon Publications, 1996. 386 p.

This thorough publication explains all aspects of tax credit. The book explains what strategies work in particular area of country, as well as how credits affect involvement in the HOME program and other federal housing assistance programs. Addresses and phone numbers for state tax credit allocation agencies are provided. There is also a section about raising

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capital and capital in exchange for tax credit. The book ends with 34 appendices reviewing things such as tax credit statutory language and information from HUD about areas eligible for extra credits and how that impacts use of other HUD assistance programs. This publication is available from the Association of Local Housing Finance Agencies.

21

***Would You Live There? Housing for People With Special Needs.* Alice Shabecoff. Washington, DC: Community Information Exchange, 1995. 20 p.**

This report suggests that housing projects for people with special needs should be integrated into its neighborhood and sponsored by local community groups. Through partnerships between non-profit housing developers and social service groups, it should be possible for the people to live independently. The study examines 20 examples of housing projects for people with special needs. The special needs groups included in this review are people with mental illness, developmental disabilities, physical disabilities, substance abusers in recovery, at-risk youth or single parents, and HIV/AIDS.

Rural Information Center Publication Series

❖ ARTICLES ❖

1

"10 Steps to Affordable Housing Development." Mike J. Ramos. *Journal of Housing* 51, no. 6 (1994): 19-21.

The steps outlined in the article suggest ways housing and community development officials can optimize the development plan to avoid costly delays. Several of the steps advise close collaboration between the community, developers, and local officials. There are also suggestions for how local officials can work with developers to document and monitor the process and to submit affordable housing assistance proposals.

2

"A Causal Model of Barriers and Incentives to Affordable Housing in Southern Rural Communities: An Overview." Jacquelyn W. McCray. *Housing and Society* 21, no. 1 (1994): 3-12. NAL Call No.: HD7285.H66

This is the introductory article that provides an overview of the Southern Region Housing Research Project, "Barriers and Incentives to Affordable Housing." The study was set up to determine the influence of community-related variables on housing stock characteristics of small rural communities in the South. The article reviews the conceptual foundation of the study and the research methodologies employed.

3

"A Causal Model of Barriers and Incentives to Affordable Housing in

Southern Rural Communities: Diversity." Margaret J. Weber. *Housing and Society* 21, no. 1 (1994): 37-46. NAL Call No.: HD7285.H66

This is the fourth article in the series describing the research of the Southern Region Housing Research Project, "Barriers and Incentives to Affordable Housing." This aspect of the study examined the housing diversity within communities in relation to demographics, economic factors, attitudes, and housing characteristics. The types of non-single housing available and the perception of how many types available in the community were evaluated. The study found that the values and attitudes of the households, community leaders, and intermediaries was a large determinant of the types of housing available. Other factors that influences the diversity of the housing choices included the infrastructure of the community and the range of financing options, regulatory measures, and assistance programs.

4

"A Causal Model of Barriers and Incentives to Affordable Housing in Southern Rural Communities: Housing Affordability," Rosemary Carucci Goss. *Housing and Society* 21, no. 1 (1994): 13-24. NAL Call No.: HD7285.H66

This is the second article in the series describing the research of the Southern Region Housing Research Project, "Barriers and Incentives to Affordable Housing." This article describes the results of the regression analyses for affordability. Data such as census reports,

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community datasheets, interviews, and mailed surveys were collected for 28 communities. The project was set up to test a proposed causal model delineating interrelationships and interactions of specific household and community characteristics on the availability and utilization of the community's housing stock. One aspect of the findings was that the rental housing available in the communities was statistically affordable, but the units were of poor or marginal quality, and a majority of the residents could qualify for homeownership assistance.

5

"A Causal Model of Barriers and Incentives to Affordable Housing in Southern Rural Communities: Housing Quality," Julia O. Beamish. *Housing and Society* 21, no. 1 (1994): 25-36. NAL Call No.: HD7285.H66

This is the third article in a series describing the research of the Southern Region Research Project, "Barriers and Incentives to Affordable Housing." Dependent variables used to measure quality included percentage of units built before 1959 and percentage of units which were crowded and lacked plumbing. Several independent variables were also studied: demographics, economic base, attitudes and values among households, attitudes and values among intermediaries and lenders, housing practices, regulations, and community services.

6

"A Home of Our Own." Fred Baldwin. *Appalachia* 27, no. «« (1994): 20-25.

This article describes the work of the Federation of Appalachian Housing Enterprises (FAHE) and the Appalachian Regional Commission. At the time of this article, FAHE had made 196 loans to loan income households and there had only been one foreclosure. The program involves assistance such as interest rate reduction and principal write-downs. Families are screened and often receive credit counseling assistance. The article introduces a few families that have obtained a home with the help of FAHE and the process involved.

7

"Affordable Housing and Historic Preservation." Sharon C. Park and Susan M. Escherich. *Cultural Resource Management (CRM)* 19, no. 4 (1996): 20-23.

This article draws from two books published by the National Park Service: *Affordable Housing Through Historic Preservation: Tax Credits and the Secretary of the Interior's Standards for Historic Rehabilitation*, and *Affordable Housing Through Historic Preservation: A Case Study Guide to Combining the Credits*. It describes how the standards for rehabilitation guide owner and architect decisions while adding some modern amenities to historic buildings while maintaining the integrity of the site. The article ends with several photos and a description of three successful historic preservation/affordable housing project.

8

"DOE's Partnership for Affordable Housing." Michael S. Myers. *Journal of*

Housing and Community Development 54,
no. 2 (1997): 9-13.

This article describes the initiative of the Department of Energy's Office of Energy Efficiency and Renewable Energy to promote super insulation of buildings to help make low-income housing more affordable. The DOE "Partnership for Affordable Housing," will work with the National Association of Redevelopment Officials to foster community level partnerships and further the program. The article provides examples of locations where the program has already supported rehabilitation projects. It also mentions the New York energy efficient refrigerator project.

9

"Federal Assistance for Rural Housing Shifts Toward Loan Guarantees," *Rural Conditions and Trends 7,* no. 2 (1996): 21-24. NAL Call No.: aHN90 C6R87

The article begins with an overview section describing the trend that fewer rural households get federal housing assistance. It continues with sections describing the programs of the Rural Housing Service, non-metro use of the FHA mortgage insurance program, and the percentage of non-metro program activity for VA housing loans. There are three figures included: two pie graphs of federal agencies and home mortgage lending (from the 1993 American Housing Survey for the United States), a shaded map of the U.S. showing the per capita USDA nonmetro single-family housing loans in fiscal year 1994, and another shaded map showing the per capita funding for nonmetro public housing in fiscal year 1994.

10

"From Abandonment to Asset." Elise Sanches and Jean Sickle. *Journal of Housing and Community Development 54,* no. 1 (1997): 40-41.

This article describes how a group of local officials and volunteers in Takoma Park, MD worked together to turn an abandoned building into a transitional housing facility for homeless families. The facility provides low rent housing and social services from a team of mentors. Aspects of the project included the acquisition process, funding options, staff resources, rehabilitation, selection of a nonprofit group to manage the building after completion, interim maintenance, and community impact.

11

"Guidance for Incorporating Affordable Housing Units in Rehabilitated Historic Buildings." Sharon C. Park. *Cultural Resource Management (CRM) 20,* no. 6 (1997): 10-13.

The article begins by describing how to qualify for Historic Rehabilitation Tax Credits. Then, each of the ten Standards for Rehabilitation is presented, with a further explanation of the standard and several recommendations for how each standard can be applied when working on a housing project. The author also mentions unique aspects for changing facilities such as factories, hospitals, and schools.

12

"Housing Affordability: Effect of Housing Market and Socio-economic Factors,"

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MiKyoung Ha and Margaret J. Weber.
Housing and Society 21, no. 1 (1994): 47-56. NAL Call No.: HD7285.H66

This is the final article in a series describing the research of the Southern Region Housing Research Project, "Barriers and Incentives to Affordable Housing." This aspect of the study reviewed how general housing market factors differed between rural and urban counties in a midwestern state and their effect on housing affordability. One finding suggests that household characteristics impacted housing affordability rather than the housing marketability. Factors such as shifts in the average age of the community and the demands of new industries entering a community had a bigger impact on affordability and availability. Age, income, house value, education, marital status, sex and tenure were also important factors in housing affordability.

13

"Integrating Energy and Environmental Efficiency in Affordable Housing," Florida Cooperative Extension. *Energy Efficiency & Environmental News* (March, 1995). NAL Call No.: TJ163.4.U6E53

This article provides a conceptual plan for a house that would be affordable, energy and environmentally efficient, and disaster resistant. A floor plan and a description of the materials that should be used is included. The ideal location and positioning of the house, as well as factors such as windows, lighting, room arrangement, and landscaping are also reviewed.

14

"Making Affordable Housing Work," Mariwyn Evans. *Journal of Property Management* 60, no. 2 (1995): 50-53.

The article discusses how developers can work to make affordable housing projects look like any other well-managed building. There is a description of low income housing tax credit and the HUD Section 8 Community Investment Demonstration program. The article also points out that managers now have to understand financing, record keeping, and reporting more than ever before. It also suggests maintaining a human services component within the community, providing things such as educational and vocational programs, parenting skills classes, and youth centers.

15

"Mortgage Default Among Rural, Low Income Borrowers." Roberto G. Quercia, George W. McCarthy, and Michael A. Stegman. *Journal of Housing Research* 6, no. 2 (1995): 349-364.

This article reports the finding of a study about the factors influencing the occurrence of default among rural borrowers. The authors begin by reviewing previous research on mortgage default. It continues with descriptions of the factors most often lead to default situations and what assistance seemed to minimize default. One finding was that interest credit seemed to minimize the risk of default for most participants. The main difference from past studies was that contemporaneous net equity was found to have no effect on default.

16

"Relocated Homes Provide Affordable Housing." Debbie Warhola. *Journal of Housing and Community Development* 25, no. 3 (1995): 20-21.

This article is a case study about an affordable housing project in Colorado Springs, Colorado. The community worked with about 20 federal, state, and local agencies to move ten homes away from a Colorado Department of Transportation improvement project to a vacant lot within the community. The article describes how officials convinced lenders to offer an interest rate below market. It also outlines how they financed rehabilitations and arranged for the units to be moved.

17

"Robie's House: Owning a Piece of America." Adebola Ajayi. *Rural Voices* 1, no. 3 (1996): 3-5.

This is a case study about the use of a prepacked building kit to help a single mother of two make the transition from receiving Section 8 assistance to being a homeowner. The article covers how the individual found funding to obtain the lot and install a septic tank, as well as how she worked with a financial advisor to clean up her credit rating and obtain a mortgage. It also reviews the cost of the materials and working with the builder.

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❖ GOVERNMENT DOCUMENTS ❖

1

***A Guide to Homeownership: Annotated Bibliography.* U.S. Department of Housing and Urban Development. Washington, DC: GPO, 1995. 114 p.**

This extensive bibliography provides the bibliographic citation and abstract for approximately 350 publications pertaining to affordable housing issues, as well as information about where the publication can be obtained. There are six sections; homeownership, resident management, tenant services, public housing management and finance, drug elimination and crime prevention, and homeownership reports and program evaluations. While the majority of publications are from HUD, there are several listed from organizations such as The Center for Community Change, the Community Information Exchange, the Heritage Foundation, the National Association of Housing and Redevelopment Officials, and many more.

2

***Affordable Housing Through Historic Preservation: A Case Study Guide to Combining the Tax Credits.* William F. Delvac. Washington, DC: U.S. Dept. of the Interior, National Park Service, Preservation Assistance: National Trust for Historic Preservation, 1994. 74 p. Su. Doc. # I 29.9/2:AF 2**

This book explains how to combine low income housing tax credit with historic rehabilitation tax

credit for optimal results. It also discusses how collaboration between non-profit organization and for-profit groups can be advantageous when using tax credits. Each case study describes the different types of financing for the project.

3

***Affordable Housing Through Historic Preservation: Tax Credits and the Secretary of the Interior's Standards for Historic Rehabilitation.* Susan Escherich. Washington, DC: U.S. Dept. of the Interior, National Park Service, Preservation Assistance: National Trust for Historic Preservation, 1995. 110 p. Su. Doc. # I 29.9/2: AF 2/2**

This book explains how it is possible to follow the standards for rehabilitation, while still creating safe, comfortable, affordable housing units with some modern facilities. For instance, there are sections about upgrading heating and ventilation systems and reuse of historic windows. The author also covers public relation tactics to gain the support of neighbors to the project. Several case studies demonstrate best practices, as well as the difficulties encountered during the projects.

4

***Focusing on the Needs of the Rural Homeless.* U.S. Department of Agriculture, Rural Economic and Community Development. Washington, DC: GPO, 1996. 37 p.**

Rural Information Center Publication Series

This publication is based on the findings of a series of informal regional conferences held in 1995 to bring together policymakers and people that work with the homeless, as well as advocates that have been homeless themselves. The publication begins with an overview of the status of rural homelessness, then continues by describing the regional conference, reviewing the results of the meetings, and suggesting how to progress. The study found that the rural traditions of self-help and community assistance could play a key role for linking resources and expertise to promote enlightened, cost-effective approaches to homelessness.

5

Homebuyer Education Learning Program Guide. U.S. Department of Housing and Urban Development. Washington, DC: GPO, 1997. 121 p. Su. Doc. # HH 2.6/6: H 75/7

This guide is designed to help present the FHA Homebuyers Education and Learning Program. The program is presented in four modules. Modules include tips about budgeting, finding a home and working with an agent, different types of mortgages, and the closing process.

6

New American Neighborhoods: Building Homeownership Zones to Revitalize Our Nation's Communities. U.S. Department of Housing and Urban Development. Washington, DC: GPO, 1996. 38 p. Su. Doc. # 1.2:N 31/25

Although this publication is predominately about urban neighborhood revitalization, there

is valid information that could be applied to rural revitalization projects. Several case studies are presented, including specific information about where the project found funding. Examples of funding mentioned include Community Development Block Grants, HOME and HOPE, and Nehemiah Homeownership Opportunity Grants.

7

What Works! In the Empowerment Zones and Enterprise Communities. U.S. Department of Housing and Urban Development. Washington, DC: GPO, 1997. 85 p. Su. Doc. # HH 1.2:Z 7

This book contains approximately 180 overviews of successful programs in EZ/EC areas. There are sections about economic development, job readiness, job linkage, family and youth development, healthcare and substance abuse treatment, housing development and homeownership, community policing and public safety, neighborhood and environmental improvement, technology and internet innovations, and community based partnerships. The book ends with a resource section. Each case study provides contacts information.

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❖ ORGANIZATIONS ❖

American Society of Appraisers (ASA)

P.O. Box 17265
Washington, DC 20041
(800) ASA-VALU
<http://www.appraisers.org>

The ASA will provide a list of professional real estate appraisers in your area. The society is also involved with professional appraisal teaching, testing, and accreditation for all property. Publishes several journals, including *Journal of Appraisal Review* semiannually, *Journal of Technical Valuation* three times per year, *Personal Property Journal* quarterly, and *Valuation Journal* semiannually. Publishes the monthly newsletter *Newsline*.

Association of Local Housing Finance Agencies (ALHFA)

1200 19th St., NW, Suite 300
Washington, DC 20036
(202) 857-1197
<http://www.cais.net/alhfa>

Provides materials and information about subjects of interest to anyone involved in financing affordable housing. Coverage includes subjects such as tax-exempt finance, tax reform, mortgage revenue bonds, rental housing industrial development bonds, housing legislation and policy, and low- and moderate-income housing programs. Publishes *Housing Finance Report* monthly.

Center for Community Change

1000 Wisconsin Ave., NW
Washington, DC 20007
(202) 342-0519
FAX: (202) 342-1132

Helps low-income community-based organizations across the country raise money, develop effective boards and leaders, organize their communities' residents, institute accounting and management systems, and develop long-range plans. Offers technical assistance and provides information on many issues, including the Community Reinvestment Act, Housing trust Funds, and Public Housing. Assists groups in building or rehabilitating affordable housing. Publishes *Community Change* quarterly.

Community Connections

P.O. Box 7189
Gaithersburg, MD 20898-7189
(800) 998-9999
TTY/TTD: (800) 483-2209
FAX: (301) 251-5027
<http://www.comcon.org>

Provides case studies profiling effective public and private approaches to developing and rehabilitating affordable housing. Provides information about affordable housing funding sources, training and conference announcements, and how-to publications. Provides publications on Federal HOME, HOPE, and CHAS regulations. Refers callers to providers of technical assistance for affordable housing planning, financing, development, and management issues.

Community Information Exchange

1029 Vermont Ave., NW, Suite 710
Washington, DC 20005
(202) 628-2981
FAX: (202) 783-1485
<http://www.comminfoexch.org>

Rural Information Center Publication Series

Sponsored by the U.S. Department of Housing and Urban Development, the Exchange's purpose is to fulfill the need of urban and rural community-based groups and their public and private sector partners for reliable in-depth information on strategies and resources for affordable housing and community development. Provides technical assistance, dissemination of information, online search services, educational documents abstracts, and referrals. Produces newsletters, resource checklists, and topical packages.

Council for Affordable & Rural Housing

1300 19th St., NW, Suite 410
Washington, DC 20036
(202) 296-5159
FAX: (202) 785-2008
<http://www.worldweb.net/~carh/index.html>

Advocates development of a workable, adequately funded national rural rental housing program in a fair tax works with the Farmers Home Administration on regulatory matters concerning the section SIS program provides a representative voice for participants in rural housing and development through the Section 515 program. Keeps members informed through distribution of many publications, including the monthly *CARH News*, the quarterly *CARH On - Site*, *AN Express*, and the *Housing Action Letter*.

The Enterprise Foundation

The American City Building
10227 Wincopin Circle, Suite 500
Columbia, MD 21044-3400
(410) 964-1230
Fax: (410) 964-1918
<http://www.enterprisefoundation.org>

This national non-profit organization is set up to develop affordable housing and to assist other organizations that are also involved in affordable housing development. For instance, the foundation maintains a revolving loan fund to provide short-term loans at affordable rates and terms for predevelopment, acquisition, construction and other development needs. The foundation also works with groups such as Fannie Mae, Freddie Mac, the Ford Foundation, and the National Community Development Initiative to offer mortgage financing programs. The group can also provide reviews of successful programs, how-to manuals, and other materials that would be helpful for planners. Publishes *Cost Cuts* quarterly. To obtain Enterprise Foundation publications, call to request an order form or see the order form on the World Wide Web.

The Grantsmanship Center

1125 W. Sixth St., Fifth Fl.
P.O. Box 17220
Los Angeles, CA 90017
(213) 482-9860
FAX: (213) 482-9863
<http://www.tgci.com>

The Grantsmanship Center offers courses in grantsmanship, fundraising, program management, and grant proposal writing. The Center also publishes the Whole Nonprofit Catalog which includes articles on nonprofit organizations as well as listings of recent publications on both nonprofit and corporate philanthropy. The Catalog is available free to staff of nonprofit and government agencies.

Affordable Community Housing

Housing Assistance Council (HAC)

1025 Vermont Ave., NW, Suite 606
Washington, DC 20005
(202) 842-8600
FAX: (202) 347-3441
<http://www.ruralhome.org>

The Housing Assistance Council (HAC) is a national nonprofit corporation created to increase the availability of decent housing for rural low-income people. Established in 1971 with a federal antipoverty grant, HAC provides seed money loans from a revolving fund, technical assistance, housing program and policy analysis, research and demonstration projects, and training and information services to public, nonprofit, and private organizations. Publishes the *HAC News* biweekly and the *State Action Memorandum*. HAC also offers a wide range of information sheets and publications. Please contact the organization for a complete publications list.

Institute for Community Economics

57 School St.
Springfield, MA 01105-1331
(413) 746-8660
FAX: (413) 746-8862

Provides both financing and technical assistance to local groups dealing with economic problems in many communities around the country. Promotes community control over land, housing, and capital. Encourages development of community land trusts. Regularly publishes a variety of educational material and publishes *Community Economics* quarterly.

Manufactured Housing Institute

2101 Wilson Blvd., Suite 610
Arlington, VA 22201

(703) 558-0400
(800) 505-5500
<http://www.mfghome.org>

This association for manufacturers offers a free consumer kit with information about purchasing a manufactured housing unit or a packet specifically for developers. They can also provide a list of manufacturers in your area. Publishes *Manufacturing Report* monthly containing statistics and information relevant to the manufactured housing industry.

The National Alliance to End Homelessness

1518 K St., NW, Suite 206
Washington, DC 20005
(202) 638-1526
FAX: (202) 638-4664
HandsNet ID#: 0211

Addresses homelessness by seeking to expand opportunities for affordable housing, adequate incomes, and services for those who need them. Among other activities, sponsors conferences focusing national attention on homeless issues, provides technical program information, and supports the development and preservation of single room occupancy housing as an affordable and permanent housing stock. Publishes the monthly newsletter *Alliance* and disseminates information.

National American Indian Housing Council

900 Second St., NE Suite 007
Washington, DC 20002
(202) 789-1754
(800) 284-9165
FAX: (202) 789-1758
<http://naihc.indian.com/>

Rural Information Center Publication Series

The Council serves as a major advocacy and educational resource, as well as a technical assistance and training provider for tribal governments, housing professionals, and federal policy-makers. NAIHC is dedicated to building the managerial capacity of Indian housing professionals. Publishes the newsletter *Pathway News*. A complimentary issue of the newsletter and an information packet can be obtained by calling the office.

National Affordable Housing Management Association (NAHMA)

526 King St., Suite 511
Alexandria, VA 22314
(703) 683-8630
FAX: (703) 683-8634

Professional association for managers of government-assisted housing properties. Keeps members updated on legislation affecting assisted housing management, sponsors a national conference and trade show, provides access to current data and research related to housing management, and represents the interests of members to HUD and other agencies dealing with housing issues that affect property managers. Offers training and seminars for members.

National Association of Home Builders

1201 15th St., NW
Washington, DC 20005
(800) 368-5242
<http://www.nahb.com>

Both members and non-members can access the association bookstore, library, and economics department. Information is available on topics such as construction, labor relations,

cost reduction, land use, remodeling, and business management. They can also provide contact information for state building associations. Publishes *Builder Magazine*, *Forecast of Housing Activity*, *Housing Economics*, and *Housing Market Statistics* monthly.

National Association of Housing Cooperatives

1614 King St.
Alexandria, VA 22314-2719
(703) 549-5201
FAX: (703) 549-5204

Promotes the formation, growth, and improvement of housing cooperatives. Through its Center for Cooperative Housing, works toward the goal of increasing the homeownership opportunities for low and moderate income individuals and families through cooperatives and increasing the housing opportunities of NAHC members through the Resolution Trust Corporation, Preservation and Prepayment programs and HOPE and HOME legislation. Offers training in cooperative principles. Publishes *Cooperative Housing Bulletin* and *Cooperative Housing Journal*.

National Association of Housing and Redevelopment Officials

630 Eye St., N.W.
Washington, DC 20001-3736
(202) 289-3500
FAX: (202) 289-8181
<http://www.nahro.org>

This association offers information and training for local and regional housing officials. Some examples of training sessions are: *Using Low*

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Income Housing Tax Credits, Mastering the Comprehensive Grant Program, Financial Management for Local Housing Authorities, and Revitalizing Housing Quality Standards Inspections. Publishes *The Journal of Housing* bimonthly and *Monitor* semimonthly.

National Council on Agricultural Life and Labor Research Fund, Inc. (NCALL Research)

20 E. Division St.
P.O. Box 1092
Dover, DE 19903-1092
(302) 678-9400
FAX: (302) 678-9058

Advocates decent, affordable housing for rural low-income and farmworker families. Provides technical assistance, counseling, education, and training for those wishing to develop, administer, or own decent, affordable housing in rural areas throughout the mid-Atlantic and northeast regions of the United States. Assists people in developing and implementing rural housing strategies at the local level.

National Cooperative Business Association

1401 New York Ave., NW, Suite 1100
Washington, DC 20005-2160
(202) 638-6222
FAX: (202) 638-1374
(800) 636-6222

This organization is set up to assist all cooperative groups, including farm supply, agricultural marketing, insurance, banking, housing, health care, consumer goods and services, education, credit union, manufacturing, fishery, rural electric, telephone, public employee associations and more. They

offer a brochure describing the services NCBA offers. Publishes *NCBA Cooperative Business Services* monthly.

National Council of State Housing Agencies

444 North Capital St., NW, Suite 438
Washington, DC 20001
(202) 624-7710
FAX: (202) 624-5899

This group can provide a list of state housing finance agencies. The state agencies can provide information about state-specific affordable housing assistance programs, such as downpayment and closing cost assistance. Publishes the *Council Communicator* monthly and *State Housing Finance* quarterly.

National Housing and Rehabilitation Association

1726 18th St., NW
Washington, DC 20009
(202) 328-9171
<http://www.housingonline.com>

This association assists groups involved with affordable multi-family housing rehabilitation, new construction, and historic preservation. Publishes *The Multifamily Advisor* quarterly.

National Housing Institute

439 Main St.
Orange, NJ 07050
(201) 678-3110
FAX: (201) 678-0014
<http://www.nhi.org>

This non-profit organization searches for what does and does not work in community building. They try to understand why some groups have

Rural Information Center Publication Series

been successful in their activities, or what has caused others to fail. They also search for innovative strategies, unique partnerships, and effective ways to organize low-income communities. Publishes *Shelterforce* magazine bimonthly.

National Low Income Housing Coalition

1012 14th St., NW, #1200
Washington, DC 20005
(202) 662-1530
FAX: (202) 393-1973
<http://www.nlihc.org>

A national advocacy group that promotes housing as a human right. The group is a source of information, technical assistance, and training for community - based housing organizations serving low income people. Publishes Roundup monthly and Special Memoranda occasionally.

National Rural Housing Coalition (NRHC)

122 C St., NW, #875
Washington, DC 20001
(202) 393-5229
FAX: (202) 393-3034

Lobbies in support of rural housing policies. Offers members the opportunity to network with other rural housing advocates across the United States. Sponsors conferences in order to develop legislature proposals. Publishes Legislative Update and FmHA Notes.

National Shared Housing Resource Center

321 East 25th St.
Baltimore, MD 21218
(410) 235-4454

Provides training and technical assistance to sponsors of shared housing. Collects,

produces, and distributes shared housing publications, including manuals on match-up programs, group shared residence programs, financing and fundraising, and coalition building. Performs research on shared housing. Offers referral services. Publishes a quarterly newsletter.

U.S. Department of Agriculture, Rural Housing Service (RHS)

<http://www.rurdev.usda.gov/rhs>

For more information about RHS programs, please contact your state rural development office. The contact information for those offices is found in the "Contacts" section of this document.

U.S. Department of Housing and Urban Development (HUD)

<http://www.hud.gov>

For more information about HUD programs, please contact your state HUD office. The contact information for those offices is found in the "Contacts" section of this document.

Affordable Community Housing

❖ JOURNALS & NEWSLETTERS ❖

The following publications frequently carry news and articles related to some aspect of affordable housing, including financial and tax issues, building and construction, housing cooperatives or alternative housing, and other topics. Please note that some associations appearing in the *Organizations* section of this bibliography also publish newsletters or journals.

Affordable Housing Finance

Business Communication Services
657 Mission St., Suite 502
San Francisco, CA 94105-4118
(415) 546-7255
FAX: (415) 546-0954

Builder and Remodeler (formerly Builder)

Sheahan Publications, Inc.
Box 826
Westhampton Beach, NY 11978
(516) 288-5400
NAL Call No.: HD 9715.U5B84

C D - Housing Register

C D Publications
8204 Fenton St.
Silver Spring, MD 20910
(301) 588-6380
FAX: (301) 588-6385

Cooperative Housing Journal

National Association of Housing Cooperatives
1614 King St.
Alexandria, VA 22314
(703) 549-5201
FAX: (703) 549-5204

HAC News

Housing Assistance Council, Inc.
1025 Vermont Ave., NW, Suite 606
Washington, DC 20005
(202) 842-8600

Housing and Development Reporter

Warren, Gorham, and Lamont, Inc.
One Penn Plaza
New York, NY 10119
(800) 950-1201
(212) 971-5000
FAX: (212) 971-5113
NAL Call No.: KF5729.A1H68

Housing and Society

American Association of Housing Educators
c/o Paul Woods, Associate Editor
Texas A&M University
College of Architecture
College Station, TX 77843-3137
FAX: (409) 845-4491
Telex: (510) 892-7689
NAL Call No.: HD7285.H66

Journal of Housing and Community Development

National Association of Housing and
Redevelopment Officials
630 Eye St., NW
Washington, DC 20001-3736
(202) 289-3500
FAX: (202) 429-8181
NAL Call No.: HD7285.J68

Journal of the American Planning Association

American Planning Association
122 S. Michigan Ave., Suite 1600

Rural Information Center Publication Series

Chicago, IL 60603-6107
(312) 431-9100
(312) 431-9985
NAL Call No.: HT166.A1A4

Planning

American Planning Association
122 S. Michigan Ave., Suite 1600
Chicago, IL 60603-6107
(312) 431-9100
(312) 431-9985
NAL Call No.: HT167.A42

Shelterforce

National Housing Institute
439 Main St.
Orange, NJ 07050
(201) 678-3110
(201) 678-0014

Affordable Community Housing

SECTION THREE - CONTACTS

❖ *STATE HOUSING AND URBAN DEVELOPMENT OFFICES* ❖

ALABAMA

Beacon Ridge Tower
600 Beacon Parkway West, Suite 300
Birmingham, AL 35209-3144
(205) 290-7617
(205) 290-7624 (TDD)

ALASKA

University Plaza Building
949 E- 36th Ave., Suite 401
Anchorage, AK 99508-4135
(907) 271-4170
(907) 271-4328 (TDD)

ARIZONA

Two Arizona Center
400 N. 5th St., Suite 1600
Phoenix, AZ 85004-2361
(602) 379-4434
(602) 379-4461 (TDD)

ARKANSAS

TCBY Tower
425 W. Capitol Ave., Suite 900
Little Rock, AR 72201-3488
(501) 324-5931
(501) 324-5931 (TDD)

CALIFORNIA

Philip Burton Federal Building and U.S.
Courthouse
450 Golden Gate Ave.
P.O. Box 36003
San Francisco, CA 94102-3448
(415) 436-6532

(415) 556-9357 (TDD)

COLORADO

First Interstate Tower, North
633 17th St.
Denver, CO 80202-3607
(303) 672-5440
(303) 672-5248 (TDD)

CONNECTICUT

330 Main St., 1st Fl.
Hartford, CT 06106-1860
(203) 240-4522
(203) 240-4665 (TDD)

DELAWARE

824 Market St., Suite 850
Wilmington, DE 19801-3016
(302) 573-6358

DISTRICT OF COLUMBIA

820 1st St., NE
Washington, DC 20002-4205
(202) 275-9200
(202) 275-0967 (TDD)

FLORIDA

Gables One Tower
1320 S. Dixie Hwy., 5th Fl.
Coral Gables, FL 33146-2926
(305) 662-4500
(305) 662-4511 (TDD)

GEORGIA

Richard B. Russell Federal Bldg.
75 Spring St., SW, Rm. 270

Rural Information Center Publication Series

Atlanta, GA 30303-3388
(404) 331-5136
(404) 730-2654 (TDD)

HAWAII

7 Waterfront Plaza, Suite 500
500 Ala Moana Boulevard
Honolulu, HI 96813-4918
(808) 522-8175
(808) 522-8193 (TDD)

IDAHO

Plaza IV
800 Park Boulevard, Suite 220
Boise, ID 83712-7743
(208) 334-1990
(208) 334-9094 (TDD)

ILLINOIS

Ralph Metcalphe Federal Building
77 W. Jackson Boulevard
Chicago, IL 60604-3507
(312) 353-5680
(312) 353-5944 (TDD)

INDIANA

151 N. Delaware St.
Indianapolis, IN 46204-2526
(317) 226-6303

IOWA

210 Walnut St., Rm. 239
Des Moines, IA 50309-2155
(515) 284-4512
(515) 284-4728 (TDD)

KANSAS/ MISSOURI

Gateway Tower II
400 State Ave.
Kansas City, KS 66101-2406
(913) 551-5462

(913) 551-6972 (TDD)

KENTUCKY

601 W. Broadway
P.O. Box 1044
Louisville, KY 40201-1044
(502) 582-5251
(800) 648-6056 (TDD: Kentucky Relay System)

LOUISIANA

Hale Boggs Federal Building
501 Magazine St., 9th Fl.
New Orleans, LA 70130-3099
(504) 589-7200
(504) 589-7279 (TDD)

MAINE

99 Franklin St., Suite 302
Bangor, ME 04401-4925
(207) 945-0467

MARYLAND

City Crescent Building, 5th Fl.
10 South Howard St.
Baltimore, MD 21202
(410) 962-2520
(410) 962-0106 (TDD)

MASSACHUSETTS

Thomas P. O'Neill, Jr. Federal Building
10 Causeway St., Rm. 375
Boston, MA 02222-1092
(617) 565-5234
(617) 565-5453 (TDD)

MICHIGAN

Patrick V. McNamara Federal Building
477 Michigan Ave.
Detroit, MI 48226-2592
(313) 226-7900

Affordable Community Housing

MINNESOTA

220 2nd St. South
Minneapolis, MN 55401-2195
(612) 370-3000
(612) 370-3186 (TDD)

MISSISSIPPI

Doctor A.H. McCoy Federal Building
100 W. Capitol St., Rm. 910
Jackson, MS 39269-1016
(601) 965-5308
(601) 965-4171 (TDD)

MISSOURI

see Kansas

MONTANA

Federal Office Building
301 S. Park, Rm. 340
Drawer 10095
Helena, MT 59626-0095
(406) 441-1300

NEBRASKA

Executive Tower Centre
10909 Mill Valley Rd.
Omaha, NE 68154-3955
(402) 492-3100
(407) 492-3183 (TDD)

NEVADA

Atrium Building
333 N. Rancho Drive, Suite 700
Las Vegas, NV 89106-3714
(702) 388-6500
(702) 388-6246 (TDD)

NEW HAMPSHIRE

Norris Cotton Federal Building
275 Chestnut St.
Manchester, NH 03101-2487

(603) 666-7681
(603) 666-7518 (TDD)

NEW JERSEY

One Newark Center, 13th Fl.
Newark, NJ 07102-5260
(201) 622-7900
(201) 645-3298 (TDD)

NEW MEXICO

625 Truman St., N.E.
Albuquerque, NM 87110-6443
(505) 262-6463
(505) 262-6463 (TDD)

NEW YORK

26 Federal Plaza, 35th Fl.
New York, NY 10278-0068
(212) 264-6500
(212) 264-0927 (TDD)

NORTH CAROLINA

Kroger Building
2306 W. Meadowview Rd.
Greensboro, NC 27407-3707
(910) 547-4001
(910) 547-4055 (TDD)

NORTH DAKOTA

Federal Building
653 2nd Ave., Rm. 366
Fargo, ND 58108-2483
(701) 239-5136
(701) 239-5668 (TDD)

OHIO

200 N. High St.
Columbus, OH 43215-2499
(614) 469-5737
(614) 469-5518 (TDD)

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OKLAHOMA

500 W. Main St., Suite 400
Oklahoma City, OK 73102
(405) 553-7401

OREGON

400 S.W. 6th Ave., Suite 700
Portland, OR 97204-1632
(503) 326-2561
(503) 326-3656 (TDD)

PENNSYLVANIA

The Wannamaker Building
100 Penn Square E.
Philadelphia, PA 19107-3380
(215) 656-0500
(215) 656-3452 (TDD)

RHODE ISLAND

10 Weybosset St., 6th Fl.
Providence, RI 02903-3254
(401) 528-5351

SOUTH CAROLINA

Strom Thurmond Federal Building
1835 Assembly St.
Columbia, SC 29201-2480
(803) 765-5592
(803) 523-3071 (TDD)

SOUTH DAKOTA

2500 W. 49th St., Rm. 204
Sioux Falls, SD 57105
(605) 330-4223
(605) 330-4223 (TDD)

TENNESSEE

251 Cumberland Bend Drive, Suite 200
Nashville, TN 37228-1803
(615) 736-5213
(615) 736-2886 (TDD)

TEXAS

1600 Throckmorton
P.O. Box 2905
Fort Worth, TX 76113-2905
(817) 885-5401
(817) 885-5447 (TDD)

UTAH

257 Tower Building
257 East 200 South, Suite 550
Salt Lake City, UT 84111-2048
(801) 524-5241

VERMONT

U.S. Federal Building
11 Elmwood Ave., Rm. 244
P.O. Box 879
Burlington, VT 05402-0879
(802) 951-6290

VIRGINIA

The 3600 Centre
3600 W. Broad St.
Richmond, VA 23230-4920
(804) 278-4507
(804) 278-4501 (TDD)

WASHINGTON

Seattle Federal Office Building
909 1st Ave., Suite 200
Seattle, WA 98104-1000
(206) 220-5101
(206) 220-5185 (TDD)

WEST VIRGINIA

Kanawha Valley Building
405 Capitol St., Suite 708
Charleston, WV 25301-1795
(304) 347-7000
(304) 347-5332 (TDD)

Affordable Community Housing

WISCONSIN

Henry S. Reuss Federal Plaza
310 W. Wisconsin Ave., Suite 1380
Milwaukee, WI 53203-2289
(414) 297-3214

WYOMING/NEVADA

Federal Office Building
100 East B St., Rm. 4229
Casper, WY 82602-0601
(307) 261-6250
(307) 261-5252 (TDD)

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❖ STATE RURAL DEVELOPMENT COORDINATORS ❖

ALABAMA

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Montgomery, AL 36106-3683
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Room E 100
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FAX: (303) 236-2854

CONNECTICUT(see MA/RI)

William Bradley
451 West St.
Amherst, MA 01002
(413) 253-4300
FAX: (413) 253-4347

DELAWARE (SEE MD)

John Walls
5201 S. Dupont Hwy.
P.O. Box 400
Camden, DE 19934-9998
(302) 697-43002
FAX: (302) 697-4390

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4440 NW 25th Place
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Gainesville, FL 32614-7010
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Affordable Community Housing

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154 Waiianuenue Ave.
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FAX: (808) 933-6901

IDAHO

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3232 Elder St.
Boise, ID 83705
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FAX: (208) 378-5643

ILLINOIS

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Illini Plaza, Suite 103
1817 South Neil St.
Champaign, IL 61820
(217) 398-5235
FAX: (217) 398-5337

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Indianapolis, IN 46278
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IOWA

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FAX: (913) 271-2708

KENTUCKY

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Lexington, KY 40503
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(606) 224-7340

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FAX: (318) 473-7829

MAINE

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444 Stillwater Ave., Suite 2
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FAX: (207) 990-9165

MARYLAND (see DE)

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FAX: (302) 697-4390

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FAX: (413) 253-4347

Rural Information Center Publication Series

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FAX: (517) 337-6913

MINNESOTA

Gary DeCramer
410 AgriBank Bldg.
375 Jackson St.
St. Paul, MN 55101
(612) 602-7835
FAX: (612) 602-7824

MISSISSIPPI

George E. Irvin, Sr.
Federal Bldg., Suite 831
100 W. Capitol St.
Jackson, MS 39269
(601) 965-4316
FAX: (601) 965-5384

MISSOURI

William Shay
601 Business Loop 70 West
Parkade Center, Suite 235
Columbia, MO 65203
(573) 876-0976
FAX: (573) 876-0977

MONTANA

Anthony Preite
Unit 1, Suite B
900 Technology Boulevard
Bozeman, MT 59715
(406) 585-2580
FAX: (406) 585-2565

NEBRASKA

James A. Otto
Federal Bldg., Rm. 308
100 Centennial Mall N
Lincoln, NE 68508
(402) 437-5551
FAX: (402) 437-5408

NEVADA

Sarah Mersereau
1390 South Curry St.
Carson City, NV 89703-5405
(702) 887-1222
FAX: (702) 885-0841

NEW HAMPSHIRE (see VT)

Roberta Harold
City Center, 3rd Fl.
89 Main St.
Montpelier, VT 05602
(802) 828-6002
FAX: (802) 828-6018

NEW JERSEY

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790 Woodlane Rd.
Mt. Holly, NJ 08060
(609) 265-3600
FAX: (609) 265-3651

NEW MEXICO

Steven Anaya
6200 Jefferson St., NE
Suite 255
Albuquerque, NM 87109
(505) 761-4950
FAX: (505) 761-4976

Affordable Community Housing

NEW YORK

James Bays
The Galleries of Syracuse
444 S. Salina St.
Syracuse, NY 13202
(315) 477-6400
FAX: (315) 477-6438

NORTH CAROLINA

James C. Kearney
4405 Bland Rd.
Suite 260
Raleigh, NC 27609
(919) 873-2000
FAX: (919) 873-2076

NORTH DAKOTA

Charles Mertens
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Affordable Community Housing

❖ *STATE HOUSING FINANCE AGENCIES* ❖

ALABAMA

Alabama Housing Finance Authority
2000 Interstate Park Drive, Suite 408
Montgomery, AL 36109
(334) 244-9200

ALASKA

Alaska Housing Finance Corporation
P.O. Box 101020
Anchorage, AK 99510
(907) 338-6100
<http://www.AHFC.state.ak.us>

ARIZONA

Arizona Dept. of Commerce
Office of Housing Development
3800 North Central, Suite 1200
Phoenix, AZ 85012
(602) 280-1365
<http://www.state.az.us/commerce>

ARKANSAS

Arkansas Development Finance Authority
P.O. Box 8023
Little Rock, AR 72203-8023
(501) 682-5900

CALIFORNIA

California Housing Finance Agency
1121 L St., NW, 7th Fl.
Sacramento, CA 95814
(800) 789-2432
<http://www.chfa.ca.gov>

COLORADO

Colorado Housing and Finance Authority
1981 Blake St.
Denver, CO 80202
(303) 297-2432

CONNECTICUT

Connecticut Housing Finance Authority
999 West St.
Rocky Hill, CT 06067
(860) 721-9501

DELAWARE

Delaware State Housing Authority
18 The Green
Dover, DE 19901
(302) 739-4263

DISTRICT OF COLUMBIA

District of Columbia Housing Finance Agency
1275 K St., NW, Suite 600
Washington, DC 20005
(202) 408-0415

FLORIDA

Florida Housing Finance Agency
227 N. Bronough St., Suite 5000
Tallahassee, FL 32301
(904) 488-4197

GEORGIA

Georgia Department of Community Affairs
60 Executive Parkway South, NE
Atlanta, GA 30329
404-679-4840

HAWAII

Hawaii Housing Finance and Development
Corporation
677 Queen St., Suite 300
Honolulu, HI 96813
(808) 587-0640

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IDAHO

Idaho Housing and Finance Agency
P.O. Box 7899
Boise, ID 83707-1899
(208) 331-4882

ILLINOIS

Illinois Housing Development Authority
401 N. Michigan Ave., Suite 900
Chicago, IL 60611
(312) 836-5200
<http://www.ihda.org>

INDIANA

Indiana Housing Finance Authority
115 W. Washington St.
Suite 1350, South Tower
Indianapolis, IN 46204
(317) 232-7777
<http://www.state.in.us/ihfa/index.html>

IOWA

Iowa Finance Authority
100 East Grand Ave., Suite 250
Des Moines, IA 50309
(515) 242-4990

KANSAS

Kansas Department of Commerce & Housing
700 SW Harrison St., Suite 1300
Topeka, KS 66603-3712
913-296-3481
<http://kicin.cecase.ukans.edu/kdoch/html/kdoch-home.html>

KENTUCKY

Kentucky Housing Corporation
1231 Louisville Rd.
Frankfort, KY 40601
502-564-7630

LOUISIANA

Louisiana Housing Finance Agency
200 Lafayette St., Suite 300
Baton Rouge, LA 70801
504-342-1320

MAINE

Maine State Housing Authority
353 Water St.
Augusta, ME 04330
207-626-4600

MARYLAND

Maryland Community Development
Administration
100 Community Place
Crownsville, MD 21032
410-514-7500
<http://www.dhcd.state.md.us>

MASSACHUSETTS

Massachusetts Housing Finance Agency
One Beacon St.
Boston, MA 02108
(617) 854-1000
<http://www.mhfa.com>

MICHIGAN

Michigan State Housing Development
Authority
Plaza One Building, 5th Fl.
401 South Washington Square
Lansing, MI 48933
(517) 373-8370

MINNESOTA

Minnesota Housing Finance Agency
400 Sibley St., Suite 300
St. Paul, MN 55101
(612) 296-7608
<http://mhfa.state.mn.us>

Affordable Community Housing

MISSISSIPPI

Mississippi Home Corporation
840 East River Place, Suite 605
Jackson, MS 39202
(601) 354-6062

MISSOURI

Missouri Housing Development Commission
3435 BRd.way
Kansas City, MO 64111
(816) 759-6600
<http://www.mhdc.com>

MONTANA

Montana Board of Housing
2000 11th Ave.
P.O. Box 200528
Helena, MT 59620
(406) 444-3040

NEBRASKA

Nebraska Investment Finance Authority
1230 O St.
Lincoln, NE 68508
(402) 434-3900
<http://www.nifa.org>

NEVADA

Nevada Housing Division
1802 N. Carson St., Suite 154
Carson City, NV 89701
(702) 687-4258
http://www.state.nv.us/busi_industry/hd

NEW HAMPSHIRE

New Hampshire Housing Finance Authority
P.O. Box 5087
Manchester, NH 03108
(603) 472-8623

NEW JERSEY

New Jersey Housing and Mortgage Finance
Agency
P.O. Box 18550
Trenton, NJ 08650-2085
(609) 278-7400

NEW MEXICO

New Mexico Mortgage Finance Authority
P.O. Box 2047
Albuquerque, NM 87103
(505) 843-6880
<http://www.nmmfa.org>

NEW YORK

NY State Division of Housing & Community Renewal
Hampton Plaza
38-40 State St.
Albany, NY 12207
518-486-3370
<http://www.dhcr.state.ny.us>

New York Housing Finance Agency
State of New York Mortgage Agency
641 Lexington Ave.
New York, NY 10022
(212) 688-4000

NORTH CAROLINA

North Carolina Housing Finance Agency
P.O. Box 28066
Raleigh, NC 27611
(919) 781-6115
<http://www.hfa.state.nc.us>

NORTH DAKOTA

North Dakota Housing Finance Agency
Jones Lindburgh Building
P.O. Box 1535
Bismarck, ND 58502
(701) 328-8080

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Ohio Housing Finance Agency
77 South High St., 26th Fl.
Columbus, OH 43266
(614) 466-7970
<http://www.odod.ohio.gov/ohfa>

OKLAHOMA

Oklahoma Housing Finance Agency
1140 Northwest 63rd, Suite 200
Oklahoma City, OK 73116
(405) 848-1144

OREGON

Oregon Housing and Community Services
Department
1600 State St.
Salem, OR 97310
(503) 986-2000

PENNSYLVANIA

Pennsylvania Housing Finance Agency
2101 N. Front St., Building #2
Harrisburg, PA 17110
(717) 780-3800
<http://www.phfa.org>

RHODE ISLAND

Rhode Island Housing and Mortgage Finance
Corporation
44 Washington St.
Providence, RI 02903
(401) 751-5566
(800) 427-5560

SOUTH CAROLINA

SC State Housing Finance & Development
Authority
919 Bluff Rd.
Columbia, SC 29201
(803) 734-2000

<http://www.state.sc.us/sha>

SOUTH DAKOTA

South Dakota Housing Development Authority
221 South Central
P.O. Box 1237
Pierre, SD 57501
(605) 773-3181
(800) 540-4241
<http://iway1.iw.net/~sdhda/>

TENNESSEE

Tennessee Housing Development Agency
404 James Robertson Parkway, Suite 1114
Nashville, TN 37243
(615) 741-2400
(800) 228-8432

TEXAS

Texas Dept. of Housing and Community Affairs
Waller Creek Office Building
507 Sabine St., Suite 400
Austin, TX 78701
(512) 475-3800
(800) 792-1119
<http://www.tdhca.state.tx.us>

UTAH

Utah Housing Finance Agency
554 South 300 East
Salt Lake City, UT 84111
(801) 521-6950

VERMONT

Vermont Housing Finance Agency
P.O. Box 408
Burlington, VT 05402
(802) 864-5743

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VIRGINIA

Virginia Housing Development Authority
601 South Belvidere St.
Richmond, VA 23220
(804) 782-1986
<http://www.state.va.us/~vhda/vhda.htm>

WASHINGTON

Washington State Housing Finance
Commission
1000 Second Ave., Suite 2700
Seattle, WA 98104
(206) 464-7139

WEST VIRGINIA

West Virginia Housing Development Fund
814 Virginia St., East
Charleston, WV 25301
(304) 345-6475

WISCONSIN

Wisconsin Housing & Economic Development
Authority
One South Pinckney St., Suite 500
Madison, WI 53703
(608) 266-7884
<http://www.weda.state.wi.us>

WYOMING

Wyoming Community Development Authority
P.O. Box 634
Casper, WY 82601
(307) 265-0603